

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gerard F McDowell  
Mary Therese McDowell  
Debtors

Case No. 19-03008-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 65

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db/jdb  
cr  
+Gerard F McDowell, Mary Therese McDowell, 194 Terrace Avenue, Trucksville, PA 18708-1928  
+Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
5222219 #Allied Interstate, LLC, PO Box 361445, Columbus, OH 43236-1445  
5228315 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C.,  
Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
5222221 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
5222220 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
5222222 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238,  
El Paso, TX 79998-2238)  
5222223 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
5222227 BCBS, PO Box 2589, Columbus, OH 43216-2589  
5222228 Chase Card, PO Box 15369, Wilmington, DE 19850-5369  
5222229 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298  
5222231 Citicards Cbna, PO Box 6241, Sioux Falls, SD 57117-6241  
5222230 Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077  
5222236 Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
5222237 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
5222238 Credit First National Association, Attn: Bankruptcy, PO Box 81315,  
Cleveland, OH 44181-0315  
5222242 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd,  
Mason, OH 45040-8999  
5222245 +Intermountain Medical Group, 610 Wyoming Ave, Kingston, PA 18704-3787  
5230320 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
5231054 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
5222254 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
5222248 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218  
5222249 Medical Revenue Service, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
5222250 +Merchants & Medical Credit Corporation, 6324 Taylor Dr, Flint, MI 48507-4685  
5222251 Midland Credit Management, Inc, PO Box 301030, Los Angeles, CA 90030-1030  
5222253 Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
5222255 National Revocery Service, PO Box 8005, Cleveland, TN 37320-8005  
5222256 +Nationstar/mr Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
5222257 North American Partners In Anesthesia, PO Box 275, Glen Head, NY 11545-0275  
5222259 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188  
5222262 Select Portfolio Svcn, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
5222269 Weltman, Weinberg & Reis Co., LPA, 170 S Independence Mall W Ste 874W,  
Philadelphia, PA 19106-3334  
5222271 Wilkes Barre General Hospital, PO Box 637907, Cincinnati, OH 45263-7907  
5234841 +Wilkes-Barre General Hospital, c/o PASI, PO Box 188, Brentwood, TN 37024-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2019 19:35:08  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5222225 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2019 19:35:22  
Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119  
5222224 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 21 2019 19:35:22 Capital One,  
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
5222226 E-mail/Text: bankruptcy@cavps.com Aug 21 2019 19:26:26 Cavalry Portfolio Serv,  
PO Box 27288, Tempe, AZ 85285-7288  
5225442 +E-mail/Text: bankruptcy@cavps.com Aug 21 2019 19:26:26 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
5222232 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 21 2019 19:26:04 Comenity Bank/Bon Ton,  
Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
5222234 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 21 2019 19:26:04 ComenityCapital/BoscoV,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
5222233 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 21 2019 19:26:05 Comenitybk/bonton,  
PO Box 182789, Columbus, OH 43218-2789  
5222235 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 21 2019 19:26:05 Comenitycb/boscoV,  
PO Box 182120, Columbus, OH 43218-2120  
5222239 E-mail/Text: bdsupport@creditmanagementcompany.com Aug 21 2019 19:26:28  
Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346  
5222240 E-mail/PDF: creditonebknofifications@resurgent.com Aug 21 2019 19:35:27 Credit One Bank,  
ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
5222241 E-mail/PDF: creditonebknofifications@resurgent.com Aug 21 2019 19:35:09 Credit One Bank NA,  
PO Box 98872, Las Vegas, NV 89193-8872  
5222243 E-mail/Text: mrdiscen@discover.com Aug 21 2019 19:25:47 Discover Financial,  
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5224497 E-mail/Text: mrdiscen@discover.com Aug 21 2019 19:25:47 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

5222244 E-mail/Text: bankruptcy@frost-arnett.com Aug 21 2019 19:25:46 Frost-Arnett, PO Box 198988,  
Nashville, TN 37219-8988

5222246 E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 19:25:49 Kohls/Capital One,  
Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120

5222247 +E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 19:25:50 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

5225795 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 21 2019 19:35:09 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5222252 E-mail/Text: bankruptcydpt@mcmcg.com Aug 21 2019 19:26:16 Midland Funding,  
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

5236030 E-mail/Text: helen.ledford@nrsagency.com Aug 21 2019 19:26:41 NAPA PENNSYLVANIA,  
C/O NATIONWIDE RECOVERY SERVICE, P.O. BOX 8005, CLEVELAND, TN 37320-8005

5222258 E-mail/Text: paparalegals@pandf.us Aug 21 2019 19:26:39 Patenaude & Felix, A.P.C.,  
501 Corporate Dr, Canonsburg, PA 15317-8584

5222260 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 21 2019 19:35:10  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5222261 E-mail/Text: jennifer.chacon@spservicing.com Aug 21 2019 19:26:42  
Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250,  
Salt Lake City, UT 84165-0250

5222263 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:28 Synch/Care Credit, C/o,  
PO Box 965036, Orlando, FL 32896-5036

5222265 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:05 Synch/Sams Club DC,  
PO Box 965005, Orlando, FL 32896-5005

5222264 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:21 Synch/jcp, PO Box 965007,  
Orlando, FL 32896-5007

5222426 +E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:27 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5222266 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:28 Synchrony Bank/ Jc Penneys,  
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060

5222267 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:48 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

5222268 E-mail/PDF: gecsedirecoverycorp.com Aug 21 2019 19:35:41 Synchrony Bank/Sams Club,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

5222270 E-mail/Text: BKRMailOps@weltman.com Aug 21 2019 19:26:19 Weltman, Weinberg & Reis Co., LPA,  
3705 Marlane Dr, Grove City, OH 43123-8895

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5223579 Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas  
5222272\* Wilkes-Barre General Hospital, PO Box 637907, Cincinnati, OH 45263-7907

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-5

User: MMchugh  
Form ID: pdf002

Page 3 of 3  
Total Noticed: 65

Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com  
Patrick Anthony Kane, III on behalf of Debtor 2 Mary Therese McDowell kanelegal@gmail.com  
Patrick Anthony Kane, III on behalf of Debtor 1 Gerard F McDowell kanelegal@gmail.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**McDowell, Gerard F.**  
**McDowell, Mary Therese**

CHAPTER 13  
CASE NO. **5:19-bk-03008-RNO**

☒ ORIGINAL PLAN  
☐ AMENDED PLAN  
(Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.):  
☒ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the

Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 99,927.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payments	Total Monthly Payment	Total Payment Over Plan Tier
1	60			1,665.45	99,927.00
Total Payments:					99,927.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*  
☒ Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

- ☐ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS**

**A. Pre-Confirmation Distributions *Check one.***

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Mr. Cooper	194 Terrace Ave, Trucksville, PA 18708-1928	13
Select Portfolio Servicing, Inc	194 Terrace Ave, Trucksville, PA 18708-1928	13

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments and claims for which § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☐ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

☒ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for

statutory or consensual liens such as mortgages).

Name of Lien Holder	<b>Discover Financial</b>
Lien Description For judicial lien, include court and docket number.	
Description of the liened property	<b>194 Terrace Ave, Trucksville, PA 18708-1928</b>
Liened Asset Value	<b>172,000.00</b>
Sum of Senior Liens	
Exemption Claimed	
Amount of Lien	<b>7,943.00</b>
Amount Avoided	

### 3. PRIORITY CLAIMS

#### A. Administrative Claims

1. Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney fees Complete only one of the following options:
  - a. In addition to the retainer of **\$1,584.00** already paid by the Debtor, the amount of **\$ 2,398.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

#### B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
<b>None</b>	

#### C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

A. **Claims of Unsecured Nonpriority Creditors Specially Classified** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. **Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☒ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE: (Check one)**

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: **Adequate protection payments**
- Level 2: **Debtor's attorney's fees**
- Level 3: **Domestic Support Obligations**
- Level 4: **Priority Claims, pro rata**
- Level 5: **Secured claims, pro rata**
- Level 6: **Specially classified unsecured claims**
- Level 7: **General unsecured claims**
- Level 8: **Untimely filed unsecured claims to which the debtor has not objected**



*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: July 17, 2019

/s/ Patrick A Kane I. Esquire

Attorney for Debtor

/s/ Gerard F. McDowell

Debtor

/s/ Mary Therese McDowell

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.